

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

CHERISE STARNES

Debtor(s)

Case No. 16-25326

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/06/2016.
- 2) The plan was confirmed on 11/16/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/25/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 09/05/2018.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,130.00
Less amount refunded to debtor	\$50.00

NET RECEIPTS: \$3,080.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,317.10
Court Costs	\$0.00
Trustee Expenses & Compensation	\$143.88
Other	\$21.76

TOTAL EXPENSES OF ADMINISTRATION: \$1,482.74

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFFORDABLE FURNITURE	Secured	300.00	403.90	300.00	293.88	6.57
AFFORDABLE FURNITURE	Secured	NA	403.90	NA	0.00	0.00
AFFORDABLE FURNITURE	Unsecured	NA	NA	103.90	0.00	0.00
AT&T	Unsecured	303.00	NA	NA	0.00	0.00
CAPITAL ASSET RECOVERY	Unsecured	NA	NA	350.67	0.00	0.00
CAPITAL ASSET RECOVERY	Secured	2,350.00	3,388.67	3,038.00	1,068.42	228.39
CAPITAL ONE BANK USA	Unsecured	303.00	315.82	315.82	0.00	0.00
CERASTES LLC	Unsecured	1,000.00	1,680.66	1,680.66	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	600.00	688.00	688.00	0.00	0.00
CREDIT ONE BANK	Unsecured	1,286.00	NA	NA	0.00	0.00
DOLLAR RENT A CAR INC	Unsecured	20.00	NA	NA	0.00	0.00
HERTZ RENT A CAR	Unsecured	20.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,197.00	1,197.07	1,197.07	0.00	0.00
MIDLAND FUNDING	Unsecured	NA	1,352.67	1,352.67	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	717.00	902.51	902.51	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	587.00	688.25	688.25	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	808.00	918.43	918.43	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	511.00	608.19	608.19	0.00	0.00
Sprint	Unsecured	244.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	400.00	1,418.20	1,418.20	0.00	0.00
TD BANK USA	Unsecured	440.00	205.67	205.67	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	NA	1,219.44	1,219.44	0.00	0.00
US DEPT OF ED NELNET	Unsecured	2,182.00	2,278.87	2,278.87	0.00	0.00
VILLAGE OF MAYWOOD	Unsecured	200.00	NA	NA	0.00	0.00
VILLAGE OF NORTH RIVERSIDE	Unsecured	300.00	NA	NA	0.00	0.00
VILLAGE OF OAK PARK	Unsecured	200.00	NA	NA	0.00	0.00
WEBBANK/FINGERHUT	Unsecured	1,675.00	NA	NA	0.00	0.00
XCHANGE LEASING	Secured	25,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,038.00	\$1,068.42	\$228.39
All Other Secured	\$300.00	\$293.88	\$6.57
TOTAL SECURED:	\$3,338.00	\$1,362.30	\$234.96
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$13,928.35	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,482.74</u>
Disbursements to Creditors	<u>\$1,597.26</u>
TOTAL DISBURSEMENTS :	<u>\$3,080.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/09/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.